

## REMARKS

Claims 1-5, 7, 9 and 11-15 have been rejected under 35 USC 103(a) as unpatentable over Jacobs in view of Kohda. The rejection is respectfully traversed.

The Examiner notes that Jacobs fails to “show that the transmission device has a plurality of preconfigured transmission units....to select one or more preconfigured transmission devices.” However, the Examiner cites Kohda as disclosing this feature on page 6, paragraph [0103]. Applicants respectfully disagree.

### Unauthorized Access

In addition to the feature the Examiner admits is not disclosed by Jacobs, Applicants also submit that the “authentication device protects the user specific data against unauthorized access” is similarly not disclosed in the reference. Rather, Jacobs, at page 7, line 2 – page 8, line 22, discloses a clearinghouse that will contact a purchaser via the purchaser’s mobile unit, and will transmit to the purchaser signals specifying the amount of the transaction, the identity of the goods or services and the identity of the merchant and a request for payment to be approved. The mobile unit then retrieves pre-stored financial information from a memory unit identifying the credit and debit accounts of the purchaser and any digital money stored therein. Until this point, no authentication (i.e. verification) of any sort has been made by the mobile terminal. That is, Jacobs clearly indicates that a step of verifying by the mobile terminal is not required. The purchaser then either approves or refuses the payment. In the event of approval, the mobile retrieves the financial ID for a selected account and transmits it along with a further signal allowing the clearinghouse to pay for the transaction and complete the purchase. If refused, a refusal signal is transmitted and the transaction is not performed. No authentication has been made by the mobile terminal up to this time.

### Financial Information vs. User Specific Data

Financial information, as disclosed in Jacobs, is not the same as user specific data in the claimed invention. User specific data, in the field of telecommunications, is readily understood by the skilled artisan as referring to data defining the specific use, for example, a MAC address, SIM card network identification number, an IP address, a QoS requirement that has been set up for the user. Jacobs fails to disclose authentication in order to protect user specific data. Additionally, the suggestion that a PIN may be required does not disclose the feature of

authenticating an action thus protecting user specific data from access, as it is disclosed that such a PIN would be used for authorizing the transaction. The act of authenticating and authorizing are entirely different. This is contrary to the Examiner's assertion that authorizing comprises the step of authenticating. That is, in order for the purchaser to authorize the transaction, there must have been a prior step of authentication. Applicants respectfully disagree. It is the purchaser that performs any authentication (accepting the incoming call) and not the mobile terminal, as in the claimed invention. And, no user specific data is being modified on the mobile terminal by the authorization. Rather, Jacobs discloses a purchaser visually checking that the correct transaction has been received, chooses which account to use (i.e. the account has enough money) and then tells the clearinghouse to close the transaction using a particular account.

Kodha does not disclose the feature of the transmission device has a plurality of pre-configured transmission units. Kodha clearly teaches that the user terminal 3, fig. 1 has only one transmission unit 24.

Furthermore, Kodha does not teach that each one of the plurality of units has an associated transmission method. As disclosed in our specification, the telecommunications terminal can have a variety of units used for transmitting data using a transmission method associated with each transmission unit. For example, transmission can be effected by a transmission unit using an SMS transmission method, another unit using an e-mail method, another using a fax method and so on.

According to Kodha (§ 0097 — 0103), the selection information 22 is pre-configured as a plurality of sets of selection information. This selection information 22 relates to specific IRC services and is derived from data combinations in a user data set. Even though the selection information is pre-configured as a plurality of sets of selection information, this plurality of data sets always choose something, a chat (IRC) service. It will always select *the* one and the same transmission unit 24, as there is no other option of another transmission unit. This plurality of sets, notwithstanding the fact that they are pre-configured and thus act as a set of rules, can not be read as being identical with a plurality of pre-configured transmission units having an associated transmission method.

Furthermore, Kodha does not further teach of a selection device arranged to select one of the pre-

configured transmission units.

Kodha clearly discloses that the service used and which is being taught to the person skilled in the art, is that of a Internet Relay Chat (IRC) or other similar services (§ 0001) i.e. chat services. Such services will have one type of transmission method. Therefore, what is being disclosed by Kodha and understood by the person skilled in the art, is of using one transmission method. There is no hint or suggestion of having or indeed needing more than one transmission method in the teachings of Kodha. Therefore, no selection of one or more transmission unit is taught as it is not required by Kodha.

Claims 6 and 10 have been rejected under 35 USC 103(a) as unpatentable over Jacobs in view of Kohda, further in view of Mark; and claim 8 has been rejected under 35 USC 103(a) as unpatentable over Jacobs in view of Kohda, further in view of Heinonen. The rejections are respectfully traversed for at least the same reasons presented in the arguments above.

In view of the above, Applicants submit that this application is in condition for allowance. An indication of the same is solicited. The Commissioner is hereby authorized to charge deposit account 02-1818 for any fees which are due and owing, referencing Attorney Docket No. 118744-200.

Respectfully submitted,

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